B1 (Official Form 1)(04/13)								
	States Bar liddle Distric						Voluntary	Petition
Name of Debtor (if individual, enter Last, Firs Seaton, Richard Allen	t, Middle):				ebtor (Spouse) on, Michelle		Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				used by the J maiden, and		in the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all) xxx-xx-5235	oayer I.D. (ITIN)/0	Complete EIN	(if more	our digits on than one, state	all)	Individual-T	Гахрауег I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, 17250 Laurelin Court North Fort Myers, FL	and State):	ZIP Code 33917	172	Address of 250 Laure rth Fort M	lin Court	(No. and Str	reet, City, and State):	ZIP Code 33917
County of Residence or of the Principal Place	of Business:	1 33917	Count	•	ence or of the	Principal Pla	ace of Business:	1 33917
Mailing Address of Debtor (if different from st	reet address):		Mailir	ng Address	of Joint Debto	or (if differer	nt from street address)	
		ZIP Code	_					ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	or							
Type of Debtor		re of Business					tcy Code Under Whi	ch
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care	t Real Estate as . § 101 (51B) r Broker	defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch of	led (Check one box) napter 15 Petition for I a Foreign Main Proce napter 15 Petition for I a Foreign Nonmain P	eding Recognition
Chapter 15 Debtors	_	Exempt Entity		-			e of Debts cone box)	
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check Debtor is a taunder Title 2	box, if applicable x-exempt organiz 6 of the United St ernal Revenue Co	e) ation ates	defined "incurr	are primarily co d in 11 U.S.C. § red by an individual, family, or l	101(8) as dual primarily	busin	s are primarily less debts.
Filing Fee (Check one both Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's considerate debtor is unable to pay fee except in installments Form 3A. Filing Fee waiver requested (applicable to chapte attach signed application for the court's considerate)	o individuals only). Ition certifying that to Rule 1006(b). See G	Must check in a Check	Debtor is not if: Debtor's agg re less than all applicabl A plan is bei Acceptances	regate nonco \$2,490,925 (e boxes: ng filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	efined in 11 U ated debts (exc to adjustment		ee years thereafter).
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prothere will be no funds available for distributions.	perty is excluded	o unsecured cre and administrati	editors.	es paid,		THIS	SPACE IS FOR COURT	USE ONLY
Estimated Number of Creditors	1,000- 5,000 10,000		25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets So to \$50,001 to \$100,001 to \$500,001 to \$100,000 to \$100,00	\$1,000,001 \$10,000 to \$10 to \$50 million million	,001 \$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities	\$1,000,001 \$10,000 to \$10 to \$50	,001 \$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(04/13)	_	Page 2
Voluntary	y Petition	Name of Debtor(s): Seaton, Richard Allen	
(This page mu	st be completed and filed in every case)	Seidle-Seaton, Michelle	Lynn
(F.1.8	All Prior Bankruptcy Cases Filed Within Last		-
Location Where Filed:	• •	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pei	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)
Name of Debtor: - None -		Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(T)	Exhibit B
forms 10K as pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner have informed the petitioner that 12, or 13 of title 11, United Sta	December 23, 2013 ebtor(s) (Date)
	Feb.	libit C	
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		ntifiable harm to public health or safety?
Exhibit If this is a join	eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made nt petition: D also completed and signed by the joint debtor is attached a	a part of this petition.	
	Information Regardin	ng the Debtor - Venue	
	(Check any ap	<u> </u>	
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pe	ending in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a de	efendant in an action or
	Certification by a Debtor Who Reside (Check all app		Property
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box ch	ecked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included with this petition the deposit with the after the filing of the petition.	•	_
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 30	62(1)).

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Richard Allen Seaton

Signature of Debtor Richard Allen Seaton

X /s/ Michelle Lynn Seidle-Seaton

Signature of Joint Debtor Michelle Lynn Seidle-Seaton

Telephone Number (If not represented by attorney)

December 23, 2013

Date

Signature of Attorney*

X /s/ Jonathan Bierfeld

Signature of Attorney for Debtor(s)

Jonathan Bierfeld 68237

Printed Name of Attorney for Debtor(s)

Martin Law Firm, P.L.

Firm Name

3701 Del Prado Blvd. Cape Coral, FL 33904

Address

239-443-1094 Fax: 239-443-1168

Telephone Number

December 23, 2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Seaton, Richard Allen Seidle-Seaton, Michelle Lynn

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹ 7
X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Middle District of Florida

In re	Richard Allen Seaton Michelle Lynn Seidle-Seaton		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	ng
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone	e, or
through the Internet.);	
☐ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	ng
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Richard Allen Seaton	

December 23, 2013

Date:

Richard Allen Seaton

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Middle District of Florida

In re	Richard Allen Seaton Michelle Lynn Seidle-Seaton		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michelle Lynn Seidle-Seaton

Michelle Lynn Seidle-Seaton

Date: December 23, 2013

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Middle District of Florida

In re	Richard Allen Seaton,		Case No		
	Michelle Lynn Seidle-Seaton				
_		Debtors	Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	103,598.00		
B - Personal Property	Yes	4	20,890.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		367,484.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		133,921.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,907.75
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,166.60
Total Number of Sheets of ALL Schedu	ıles	22			
	To	otal Assets	124,488.00		
			Total Liabilities	501,405.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Middle District of Florida

In re	Richard Allen Seaton,		Case No		
	Michelle Lynn Seidle-Seaton				
_		Debtors	Chapter	7	_

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,907.75
Average Expenses (from Schedule J, Line 18)	5,166.60
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,826.27

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		248,402.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		133,921.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		382,323.00

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B6A (Official Form 6A) (12/07)

In re	Richard Allen Seaton,	Case No.
	Michelle Lynn Seidle-Seaton	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
17250 Laurelin Court North Fort Myers, FL 33917	Fee Simple	J	103,598.00	346,500.00

Sub-Total > 103,598.00 (Total of this page)

Best Case Bankruptcy

Total > 103,598.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re	Richard Allen Seaton,	Case No.
	Michelle Lynn Seidle-Seaton	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial	Suntrust Checking xx9413	J	200.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Suntrust Checking xx5685 (Daughter's checking account; all funds belong to her)	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	LCEC Utility Deposit	J	500.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Living Room: couch, chair, 3 tables, tv, stereo. Dining Room: table, chair, cabinet. Bedrooms: 6 beds, 6 dressers, 2 desks, 2 nighstands, mirror, 4 lamps, vanity, 6 tvs, 2 stereos, vcr/dvd players, computer, entertainment center. Kitchen: table, chairs, microwave, refrigerator, freezer, dishwasher, washing machine, dryer, dishes, cookware. Other Rooms: vacuum cleaner, iron, camera, tools, power tools, lawn mower, generator, patio furniture, grills	J	3,186.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	CDs, books, pictures	J	100.00
6.	Wearing apparel.	clothing	J	100.00
7.	Furs and jewelry.	Misc. Costume Jewelry	W	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	2 high point pistils, .38, shotgun	J	450.00
		(Tota	Sub-Tot l of this page)	al > 4,636.00

3 continuation sheets attached to the Schedule of Personal Property

In re	Richard Allen Seaton,
	Michelle Lynn Seidle-Seaton

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Joint,	or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10.	Annuities. Itemize and name each issuer.	X				
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		100% Interest in Richard of Ft. Myers, Inc. Assets: 2 copiers, desk top computer, lap top. Liabilities: None	J		250.00
14.	Interests in partnerships or joint ventures. Itemize.	Χ				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	Χ				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child Support	W		Unknown
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2012 Tax Refund	J		Unknown
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
	4			Sub- (Total of this pa		al > 250.00

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re	Richard Allen Seaton,
	Michelle Lynn Seidle-Seator

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location E	of Property Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	X		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2005 Saturn Relay (Appraised by Jim Thousand)	W	1,750.00
		1995 Ford F150 (Appraised by Jim Thousand)	Н	500.00
		2013 Kia Rio	J	13,734.00
26.	Boats, motors, and accessories.	X		
27.	Aircraft and accessories.	X		
28.	Office equipment, furnishings, and supplies.	X		
29.	Machinery, fixtures, equipment, and supplies used in business.	X		
30.	Inventory.	X		
31.	Animals.	dog and 3 cats	J	20.00
			Sub-To (Total of this page	

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

Case 9:13-bk-16694-FMD Doc 1 Filed 12/23/13 Page 14 of 59

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Richard Allen Seaton,	Case No.
	Michelle Lynn Seidle-Seaton	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	e X			
33. Farming equipment and implements.	Χ			
34. Farm supplies, chemicals, and feed	. X			
35. Other personal property of any kine not already listed. Itemize.	d X			

Sub-Total > 0.00 (Total of this page)

Total >

20,890.00

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re	Richard Allen Seaton,	Case No.
	Michelle Lynn Seidle-Seaton	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled une (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)		☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years the with respect to cases commenced on or after the date of adjustment of the commence o					
Description of Property	Specify Law Provid Each Exemption	ling Value of Claimed Exemption	Current Value of Property Without Deducting Exemption				
Husband's Exemptions							
Checking, Savings, or Other Financial Accounts, Certific Suntrust Checking xx9413	cates of Deposit Fla. Const. art. X, § 4(a)	(2) 200.00	200.00				
Household Goods and Furnishings Living Room: couch, chair, 3 tables, tv, stereo. Dining Room: table, chair, cabinet. Bedrooms: 6 beds, 6 dressers, 2 desks, 2 nighstands, mirror, 4 lamps, vanity, 6 tvs, 2 stereos, vcr/dvd players, computer, entertainment center. Kitchen: table, chairs, microwave, refrigerator, freezer, dishwasher, washing machine, dryer, dishes, cookware. Other Rooms: vacuum cleaner, iron, camera, tools, power tools, lawn mower, generator, patio furniture, grills	Fla. Stat. Ann. § 222.25((4) 1,593.00	3,186.00				
Wearing Apparel clothing	Fla. Const. art. X, § 4(a)	(2) 50.00	100.00				
Firearms and Sports, Photographic and Other Hobby Ec 2 high point pistils, .38, shotgun	quipment Fla. Stat. Ann. § 222.25((4) 450.00	450.00				
Stock and Interests in Businesses 100% Interest in Richard of Ft. Myers, Inc.	Fla. Stat. Ann. § 222.25((4) 250.00	250.00				
Assets: 2 copiers, desk top computer, lap top.							
Liabilities: None							
	iund Fla. Const. art. X, § 4(a) Fla. Stat. Ann. § 222.25(Unknown				
Automobiles, Trucks, Trailers, and Other Vehicles 1995 Ford F150 (Appraised by Jim Thousand)	Fla. Stat. Ann. § 222.25((1) 500.00	500.00				

Total: 5,500.00 4,686.00

_____ continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/13) -- Cont.

In re	Richard Allen Seaton,
	Michelle Lynn Seidle-Seaton

Case No.

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Wife's Exemptions Security Deposits with Utilities, Landlords, and Others LCEC Utility Deposit	Fla. Stat. Ann. § 222.25(4)	500.00	500.00
Household Goods and Furnishings Living Room: couch, chair, 3 tables, tv, stereo. Dining Room: table, chair, cabinet. Bedrooms: 6 beds, 6 dressers, 2 desks, 2 nighstands, mirror, 4 lamps, vanity, 6 tvs, 2 stereos, vcr/dvd players, computer, entertainment center. Kitchen: table, chairs, microwave, refrigerator, freezer, dishwasher, washing machine, dryer, dishes, cookware. Other Rooms: vacuum cleaner, iron, camera, tools, power tools, lawn mower, generator, patio furniture, grills	Fla. Stat. Ann. § 222.25(4)	1,593.00	3,186.00
Books, Pictures and Other Art Objects; Collectibles CDs, books, pictures	Fla. Const. art. X, § 4(a)(2)	100.00	100.00
Wearing Apparel clothing	Fla. Const. art. X, § 4(a)(2)	50.00	100.00
Furs and Jewelry Misc. Costume Jewelry	Fla. Const. art. X, § 4(a)(2)	100.00	100.00
Alimony, Maintenance, Support, and Property Settleme Child Support	ents Fla. Stat. Ann. § 222.201; 11 U.S.C. § 522(d)(10)(D)	Unknown	Unknown
Other Liquidated Debts Owing Debtor Including Tax Re 2012 Tax Refund	<u>efund</u> Fla. Const. art. X, § 4(a)(2) Fla. Stat. Ann. § 222.25(4)	730.00 1,907.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Saturn Relay (Appraised by Jim Thousand)	Fla. Stat. Ann. § 222.25(1)	1,000.00	1,750.00
Animals dog and 3 cats	Fla. Const. art. X, § 4(a)(2)	20.00	20.00

Total: 6,000.00 5,756.00

B6D (Official Form 6D) (12/07)

In re	Richard Allen Seaton,	Case No.
	Michelle I vnn Seidle-Seaton	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L G D L	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx4655			Opened 1/01/08 Last Active 2/01/08	T	D A T E D			
Chase Po Box 24696 Columbus, OH 43224		Н	17250 Laurelin Court North Fort Myers, FL 33917					
	┸	_	Value \$ 103,598.00				346,500.00	242,902.00
Account No. xxxxxxxxxxxx1001	4		Opened 6/01/13 Last Active 10/23/13					
Exeter Finance Corp 222 Las Colinas Blvd W Irving, TX 75039		J	2013 Kia Rio					
			Value \$ 13,734.00				16,098.00	2,364.00
Account No. Global Wholesale Motors PO Bos 2919 Fort Myers, FL 33902		J	2005 Saturn Relay (Appraised by Jim Thousand) Value \$ 1,750.00				4,886.00	3,136.00
Account No.								
			Value \$					
0 continuation sheets attached			S (Total of t	Subt his j			367,484.00	248,402.00
Total (Report on Summary of Schedules) 367,484.00 248,402.00								

B6E (Official Form 6E) (4/13)

In re	Richard Allen Seaton,	Case No.
	Michelle Lynn Seidle-Seaton	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Richard Allen Seaton, Michelle Lynn Seidle-Seaton		Case No.
		Debtors	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,			usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	C N T I N G E N		DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxx2236			Opened 12/01/04 Last Active 7/25/08 Credit Card	\Y	I A		
Bank Of America Po Box 982235 El Paso, TX 79998		F					
Account No. xxxxxxxxxxx0065	_	L	Opened 11/01/03 Last Active 7/25/08	+	+	-	13,501.00
Bank Of America Attention: Recovery Department 4161 Peidmont Pkwy. Greensboro, NC 27410		F	Credit Card				5,091.00
Account No.			НОА		\dagger		
Calusa Woods HOA c/o Silver Crested Mgt, LLC PO Box 1848 Fort Myers, FL 33902		J					1,820.00
Account No. xx-xxxxx-xx1082	_	+	Credit	+	+	+	1,020.00
Chase Bank c/o Zwicker & Associates 2915 N 67th Place Scottsdale, AZ 85251		J					2,419.00
		_	1	Sub	otot	al	
7 continuation sheets attached (Total of this page) 22,831.0					22,831.00		

In re	Richard Allen Seaton,	Case No.
	Michelle Lynn Seidle-Seaton	

	16	100	should Wife Injut on Community	10	111	L	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q U	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx7684			Opened 11/01/07 Last Active 12/31/09	Т	E D		
Childrens Place/Citicorp Credit Services Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		w	Charge Account				1,590.00
Account No. xxxxxxxxxxxx1999			Opened 10/09/09 Last Active 1/19/10				
Comenity Bank/Bealls Florida Attention: Bankruptcy Po Box 182686 Columbus, OH 43218		w	Charge Account				438.00
Account No. xxxxxxxxxxx6387			Opened 11/01/03 Last Active 8/23/09	+	<u> </u>	\vdash	100.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		Н	Credit Card				4,604.00
Account No. xxxxxxxxx4720			Opened 10/01/09 Last Active 1/18/10			1	1,00 1.00
Dsnb Macys 9111 Duke Blvd Mason, OH 45040		w	Charge Account				248.00
Account No. xx-xx-xx0979			Credit		+		
Fia Card Services c/o Ralph S. Marcadis 5104 South Westshore Blvd Tampa, FL 33611		J					5,091.00
Sheet no1 of _7 sheets attached to Schedule of		<u> </u>	<u> </u>	Sub	tota	l al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				11,971.00

In re	Richard Allen Seaton,	Case No.	
	Michelle Lynn Seidle-Seaton		

	1	ı		Τ.	T	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATE	1	AMOUNT OF CLAIM
Account No. 7462			Credit	T	E D		
GE Money Bank c/o Midland Credit Mgt, Inc. 8875 Aero Srive, Ste 200 San Diego, CA 92123		J					Unknown
Account No. xxxxxxxxxxx0106	┢		Opened 12/01/07 Last Active 4/06/09	+	H		
Gecrb/Funancing Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		Н	Charge Account				2,569.00
Account No. xxx8332	┢		Opened 1/01/12	+	H		
Gulf Coast Collection 5630 Marquesas Cir Sarasota, FL 34233		W	Collection Attorney Ear Nose Throat Assoc Ft Mye				119.00
Account No. 2307	-		Services	+	_		119.00
Idearc Medica, LLC PO Box 619810 Dallas, TX 75261	•	J					91.00
Account No. xx-xx-xx2536	\dagger		Judgment	T	t	t	
John Kline 17750 Coralina Drive Matiacha Isles, FL 33991		J					4,878.00
Sheet no. 2 of 7 sheets attached to Schedule of	1			Sub	tota	1	.,
Creditors Holding Unsecured Nonpriority Claims			(Total of				7,657.00

In re	Richard Allen Seaton,	Case No.
	Michelle Lynn Seidle-Seaton	

	_		I I I I I I I I I I I I I I I I I I I	1	1	T.	
CREDITOR'S NAME,	CO	l i	sband, Wife, Joint, or Community	− 6	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		A A A	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G E N	QU	ISPUTED	AMOUNT OF CLAIM
Account No.			Fees	Т	T E		
Lee County Clerk of Courts 1700 Monroe Street Fort Myers, FL 33901		J			D		95.00
Account No. xxxxxx2109			Opened 11/01/11	+	t		
Midland Funding 8875 Aero Drive, Suite 200 San Diego, CA 92123		w	Factoring Company Account Chase Bank Usa N.A.				
							10,455.00
Account No. xxxxxx6086			Opened 6/01/10	T	T		
Midland Funding 8875 Aero Drive, Suite 200 San Diego, CA 92123		W	Factoring Company Account Citibank				
							8,346.00
Account No. xxxxxx0308 Midland Funding 8875 Aero Drive, Suite 200 San Diego, CA 92123		w	Opened 10/01/11 Factoring Company Account Chase Bank Usa N.A.				7,865.00
				+	\bot	_	7,805.00
Account No. xxxxxx0603 Midland Funding 8875 Aero Drive, Suite 200 San Diego, CA 92123		w	Opened 5/01/10 Factoring Company Account Ge Money Bank				2,939.00
Sheet no3 of _7 sheets attached to Schedule of				Sub	tot.	l al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				29,700.00

In re	Richard Allen Seaton,	Case No
	Michelle Lynn Seidle-Seaton	

	С	ш.,	sband, Wife, Joint, or Community	T _C	ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	0 0	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU _L		AMOUNT OF CLAIM
Account No. xxxxxx9249			Opened 1/01/11	Т	D A T E D		
Midland Funding 8875 Aero Drive, Suite 200 San Diego, CA 92123		w	Factoring Company Account Citifinancial				2,150.00
Account No. xxxxxx6673			Opened 1/01/12	+			
Midland Funding 8875 Aero Drive, Suite 200 San Diego, CA 92123		w	Factoring Company Account Chase Bank Usa N.A.				
							1,286.00
Account No. xxxxxx4087 Midland Funding 8875 Aero Drive, Suite 200 San Diego, CA 92123		w	Opened 12/01/12 Factoring Company Account Target National Bank				603.00
Account No. 51516			Medical Debt				
Pediatric Ortho of SW FL 15880 Summerline Rd, # 300 Fort Myers, FL 33908		J					242.00
Account No. xxxxxxxxxxxxx0847			Opened 7/01/10	+		H	, , ,
Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		w	Factoring Company Account Ge Money Bank				904.00
Sheet no4 of _7 sheets attached to Schedule of		<u> </u>		Subt	L ota	Ц	
Creditors Holding Unsecured Nonpriority Claims			(Total of				5,185.00

In re	Richard Allen Seaton,	Case No.
	Michelle Lynn Seidle-Seaton	

	1.			1 -			1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		۱ L	1 1	AMOUNT OF CLAIM
Account No. xxxxx4226 Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		W	Opened 3/01/12 Factoring Company Account World Financial Network Bank		TED		547.00
Account No. xxxxxxxxxxxx1999 Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541	-	w	Opened 12/01/11 Factoring Company Account World Financial National Bank				439.00
Account No. 7053 Sam's Club PO Box 530942 Atlanta, GA 30353		J	Credit				123.00
Account No. xxxx4378 Santander Consumer c/o Weltman, Weinberg Reis 175 South 3rd Street Suite 900 Columbus, OH 43215		J	Credit				9,555.00
Account No. xxxxxxxxxxx7686 Sears/cbna Po Box 6283 Sioux Falls, SD 57117		w	Opened 11/01/04 Last Active 9/16/09 Credit Card				6,143.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o		btot s pa		16,807.00

In re	Richard Allen Seaton,	Case No.
	Michelle Lynn Seidle-Seaton	

	С	Hus	sband, Wife, Joint, or Community	С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LQU	SPUTED	AMOUNT OF CLAIM
Account No.			Services	٦	T E D		
Sprint 1006 Park Meadows Dr. Lone Tree, CO 80124		J					97.00
Account No. xxxxx5023	┢		Opened 8/01/07 Last Active 1/05/09	+	+	+	
Suncoast Cu Attention: Bankruptcy Po Box 11904 Tampa, FL 33680		Н	Repossessed Automobile				21,098.00
Account No. xxxxx5038			Opened 11/01/05 Last Active 4/03/08				
Suncoast Cu Attention: Bankruptcy Po Box 11904 Tampa, FL 33680		Н	Check Credit Or Line Of Credit				4,928.00
Account No. xxxxx5020			Opened 11/01/02 Last Active 8/31/09		<u> </u>		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Suncoast Cu Attention: Bankruptcy Po Box 11904 Tampa, FL 33680		Н	Repossessed Automobile				2,006.00
Account No. 0592			Credit	+	+		·
US Bank Harley Davidson Chrome PO Box 6335 Fargo, ND 58125		J					2,842.00
Sheet no. 6 of 7 sheets attached to Schedule of				Sub	tota	1 al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				30,971.00

In re	Richard Allen Seaton,	Case No.	
	Michelle Lynn Seidle-Seaton		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	ļ.)	
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	CONTINGENT	UNLIQUIDATED	D I S P U T E D	3	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	İ	Q	ļ	Ţ	AMOUNT OF CLAIM
(See instructions above.)	Ö	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	Ιĭ	Ė	-	AMOUNT OF CLAIM
	K			N	A		٦ <u>L</u>	
Account No. xxxxx4226			Opened 10/19/99 Last Active 3/01/10	T	E			
	1		Charge Account	L	D	╀	4	
Victoria's Secret								
Attention: Bankruptcy		W						
Po Box 182125								
Columbus, OH 43218								
								547.00
Account No. 1057	┢	┢	Credit	+	╁	╁	+	
Account No. 1057	l		Credit					
WaMu Card Services								
P.O. Box 660487		J						
Dallas, TX 75266-0487		ľ						
Dallas, 1X 75200-0487								
								0.050.00
				L			\perp	8,252.00
Account No.								
	1							
Account No.	┢			+	╁	╁	+	
Account No.	ł							
	L			上			┙	
Account No.								
	1							
Shoot no. 7 of 7 shoots attached to Schodule of				Sub	tote	1	$^{+}$	
Sheet no. 7 of 7 sheets attached to Schedule of								8,799.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	ПIS	pag	ge)	'	
				7	Γota	al		
			(Report on Summary of So	he	dul	es))	133,921.00

B6G (Official Form 6G) (12/07)

In re	Richard Allen Seaton,	Case	e No
	Michelle Lynn Seidle-Seaton		
-		Debtors	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Calusa Woods HOA c/o Silver Crested Mgt, LLC PO Box 1848 Fort Myers, FL 33902 HOA for Real Property Located At: 17250 Laurelin Ct. North Fort Myers, FL 33917

Case 9:13-bk-16694-FMD Doc 1 Filed 12/23/13 Page 28 of 59

B6H (Official Form 6H) (12/07)

In re	Richard Allen Seaton,	Case No
	Michelle Lynn Seidle-Seaton	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

		_		
B6I (Official	Form	6I) ((12/07)
DOI 1	Ommai	LOLIN	UI,	(14/V/)

Richard Allen Seaton
In re Michelle Lynn Seidle-Seaton

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR	AND SPC	OUSE		
	RELATIONSHIP(S):	1	AGE(S):			
	Son		12			
Married	Daughter		14			
Married	Daughter		16			
	Daughter		4			
	Daughter		6			
Employment:	DEBTOR			SPOUSE		
Occupation Po	ool Service - 100% Owner	Unemp	loyed			
Name of Employer R	ichard of Ft. Myers, Inc.	Unemp	loyed			
How long employed 4	Years					
Address of Employer 17	7250 Laurelin Court					
N,	orth Fort Myers, FL 33917					
	ojected monthly income at time case filed)			DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)		\$	0.00	\$	0.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	0.00	\$	0.00
4. LESS PAYROLL DEDUCTIONS						
a. Payroll taxes and social securi	tv		\$	0.00	\$	0.00
b. Insurance			\$ 	0.00	ф —	0.00
c. Union dues			\$	0.00	\$ 	0.00
d. Other (Specify):			\$ 	0.00	φ —	0.00
d. Other (Specify).			φ —	0.00	ф —	0.00
· ·		_	Φ	0.00	» —	0.00
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS		\$	0.00	\$	0.00
6. TOTAL NET MONTHLY TAKE H	HOME PAY		\$	0.00	\$	0.00
7. Regular income from operation of h	ousiness or profession or farm (Attach detailed stat	ement)	\$	3,200.00	\$	0.00
8. Income from real property	submitted of profession of furni (Figure detailed state		\$	0.00	\$ -	0.00
9. Interest and dividends			\$	0.00	<u>\$</u> —	0.00
	payments payable to the debtor for the debtor's use	e or that of	Ψ	0.00	Ψ_	0.00
dependents listed above	payments payable to the debtor for the debtor's ask	c or that or	\$	0.00	\$	757.75
11. Social security or government assi	stance					
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income						
(Specify): Food Stamps			\$	950.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	UGH 13		\$	4,150.00	\$	757.75
					· -	
	UGH 13 E (Add amounts shown on lines 6 and 14)		\$ \$	4,150.00 4,150.00	<u>* </u>	757.75 757.75

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

R6.I	Official	Form	6.T)	(12/07)
DUJ (Official	LOLIN	00/	(14/U/

Richard Allen Seaton

	·	 _	·
In re	Michelle Lynn Seidle-Seaton	Case No.	

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,100.00
a. Are real estate taxes included? Yes No _X_	· 	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	375.00
b. Water and sewer	\$	45.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	380.00
3. Home maintenance (repairs and upkeep)	\$	60.00
4. Food	\$	950.00
5. Clothing	\$	110.00
6. Laundry and dry cleaning	\$	65.00
7. Medical and dental expenses	\$	120.00
8. Transportation (not including car payments)	\$	475.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	15.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	367.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	·	
a. Auto	\$	310.00
b. Other Kia Rio	\$	364.60
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	330.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,166.60
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,907.75
b. Average monthly expenses from Line 18 above	\$	5,166.60
c. Monthly net income (a. minus b.)	\$	-258.85

 $B6J\ (Official\ Form\ 6J)\ (12/07)$

Richard Allen Seaton

In re	Michelle Lynn Seidle-Seaton		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Detailed Expense Attachment**

Other Utility Expenditures:

Internet/Cable Total Other Utility Expenditures	 140.00 380.00
Cell phone	\$ 240.00

Other Expenditures:

Personal Hygiene	\$	55.00
Grooming/Haircuts/Nails	<u> </u>	45.00
Education Expenses for Children under 18	<u> </u>	100.00
Pet Expenses	<u> </u>	100.00
Gym Membership	\$	30.00
Total Other Expenditures	\$	330.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Middle District of Florida

In re	Richard Allen Seaton Michelle Lynn Seidle-Seaton		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perju	ury that I have rea	ad the foregoing summary and schedules, consisting of	24		
	sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
D .	December 22, 2012	g:	/a/ Dishard Allan Castan			
Date	December 23, 2013	Signature	/s/ Richard Allen Seaton			
			Richard Allen Seaton			
			Debtor			

Date December 23, 2013 Signature /s/ Michelle Lynn Seidle-Seaton
Michelle Lynn Seidle-Seaton

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Middle District of Florida

In re	Richard Allen Seaton Michelle Lynn Seidle-Seaton		Case No.		
		Debtor(s)	Chapter	7	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$70,184.07 2013 Gross Business Income (Jan-Nov)

\$6,875.00 2012 AGI Joint Return \$9,597.00 2011 AGI Joint Return

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Exeter Finance Corp	DATES OF PAYMENTS \$364.60 Monthly Car	AMOUNT PAID \$1,093.80	AMOUNT STILL OWING \$16,098.00
222 Las Colinas Blvd W	Payment	ψ1,033.00	ψ10,030.00
Irving, TX 75039	r ayment		
Global Wholesale Motors PO Bos 2919 Fort Myers, FL 33902	\$310 Monthly Car Payment	\$930.00	\$4,886.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER JP Morgan Chase v. Richard Seaton and Michelle Seidle-Seaton	NATURE OF PROCEEDING Civil Suit: Foreclosure	COURT OR AGENCY AND LOCATION Lee County	STATUS OR DISPOSITION Final Judgment:
13-CA-051082			August 2013
John Kline v. Richard Seaton and Michelle Seidle-Seaton 13-SC-052536	Civil Suit	Lee County	Final Judgment: October 2013
Richard Allen Seaton v. JP Morgan Chase 13-CADCA-051082	Appeal of Foreclosure	Lee County	Pending

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

CAPTION OF SUIT

AND CASE NUMBER

PROCEEDING

Discover Bank v. Richard Seaton

10-SC-004196

NATURE OF

PROCEEDING

AND LOCATION

Lee County

Final

Judgment:

March 2011

Fia Card Services v. Richard Seaton Civil Suit Lee Couny 10-CC-000979

Judgment: June 2011

Final

Livingston Financial v. Richard Seaton Civil Suit Lee County

Final Judgment:

11-SC-2590 Judgment

June 2012

Final

Asseet Acceptance v. Richard Seaton Civil Suit Lee County

11-SC-003848

Judgment: June 2012

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None 1

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT

CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

4

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT.

NAME AND ADDRESS OF PAYEE Martin Law Firm, P.L. 3701 Del Prado Blvd S. Cape Coral, FL 33904

NAME OF PAYER IF OTHER THAN DEBTOR 10/16/13 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
Attorney's Fees: \$1,500
Filing Fee: \$306

Credit Counseling: \$53
Credit Counseling: \$24

Debthelper.com 1325 N. Congress Avenue Suite 201 West Palm Beach, FL 33401 10/28/13

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

5

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Sarah Seidle

17250 Laurelin Court North Fort Myers, FL 33917 DESCRIPTION AND VALUE OF PROPERTY All funds in C1 Bank xx5685 belong to

Debtor's Daughter

LOCATION OF PROPERTY

C1 Bank

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

BEGINNING AND

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES
Richard of Ft Myers, xx5235 17250 Laurelin Court Pool Services 2009 - Current

Inc. North Fort Myers, FL 33917

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

NAME AND ADDRESS Richard Allen Seaton 17250 Laurelin Court North Fort Myers, FL 33917 DATES SERVICES RENDERED

DOLLAR AMOUNT OF INVENTORY

of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

Richard Allen Seaton 50% Owner 50% Owner

17250 Laurelin Court

North Fort Myers, FL 33917

Michelle Lynn Seidle-Seaton 50% Owner 50% Owner

17250 Laurelin Court North Fort Myers, FL 33917

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

8

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year None

immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 23, 2013 /s/ Richard Allen Seaton Signature

Richard Allen Seaton

Debtor

Date December 23, 2013 Signature /s/ Michelle Lynn Seidle-Seaton

Michelle Lynn Seidle-Seaton

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court Middle District of Florida

In re	Richard Allen Seaton Michelle Lynn Seidle-Seaton		Case No.	
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

	1 0	<u> </u>	
Property No. 1			
Creditor's Name: Chase		Describe Property Securing Debt: 17250 Laurelin Court North Fort Myers, FL 33917	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 2]	
Creditor's Name: Exeter Finance Corp		Describe Property Securing Debt: 2013 Kia Rio	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
Claimed as Exempt		☐ Not claimed as exempt	

B8 (Form 8) (12/08)			Page 2
Property No. 3			
Creditor's Name: Global Wholesale Motors		Describe Property S 2005 Saturn Relay (Appraised by Jim Th	
Property will be (check one): ☐ Surrendered	■ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).
Property is (check one): ■ Claimed as Exempt		☐ Not claimed as ex	empt
PART B - Personal property subject to Attach additional pages if necessary.)	unexpired leases. (All three	e columns of Part B mu	ast be completed for each unexpired lease.
Property No. 1			
Lessor's Name: Calusa Woods HOA	Describe Leased Prope HOA for Real Prope 17250 Laurelin Ct. North Fort Myers, Fl	rty Located At:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ■ NO
I declare under penalty of perjury the personal property subject to an unex		intention as to any pr	roperty of my estate securing a debt and/or
Date December 23, 2013	Signature	/s/ Richard Allen Seaton Richard Allen Seaton Debtor	on
Date December 23, 2013	Signature	/s/ Michelle Lynn Seid Michelle Lynn Seidle-S Joint Debtor	

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy CourtMiddle District of Florida

	Richard Allen Seaton			
In re	Michelle Lynn Seidle-Seaton		Case No.	
	•	Debtor(s)	Chapter 7	
	CERTIFICATION OF UNDER § 342()	NOTICE TO CONSU O) OF THE BANKRUP	`)
	I (We), the debtor(s), affirm that I (we) have re	Certification of Debtor	notice, as required by §	342(b) of the Bankruptcy
Code.	(,		1	1
	rd Allen Seaton lle Lynn Seidle-Seaton	X /s/ Richard A	Allen Seaton	December 23, 2013
Printe	d Name(s) of Debtor(s)	Signature of	Debtor	Date
Case 1	No. (if known)	X /s/ Michelle	_ynn Seidle-Seaton	December 23, 2013
		Signature of	Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Middle District of Florida

in re	Michelle Lynn Seidle-Seaton		Case No.		
	•	Debtor(s)	Chapter	7	
	VERIF	ICATION OF CREDITOR	R MATRIX		
The ab	ove-named Debtors hereby verify that	the attached list of creditors is true and	correct to the best	of their knowledge.	
Date:	December 23, 2013	/s/ Richard Allen Seaton			
		Richard Allen Seaton Signature of Debtor		_	
Date:	December 23, 2013	/s/ Michelle Lynn Seidle-Seaton	on		
		Signature of Debtor			
of my l all crec	Address List consisting of <u>3</u> pages knowledge. I further declare that the a	ounsel for the petitioner(s) in the above-s(s) has been verified by comparison to S ttached Master Address List can be relie to me by the debtor(s) in the above-style	chedules D through ed upon by the Clea	h H to be complete, to the best k of Court to provide notice	st
Date:	December 23, 2013	/s/ Jonathan Bierfeld			
		Signature of Attorney Jonathan Bierfeld 68237			
		Martin Law Firm, P.L.			
		3701 Del Prado Blvd. Cape Coral, FL 33904			
		239-443-1094 Fax: 239-443-	1168		

Richard Allen Seaton

Richard Allen Seaton 17250 Laurelin Court North Fort Myers, FL 33917 Brachfeld Law Group, PC PO Box 421088 Houston, TX 77242

Client Services, Inc. 3451 Harry Truman Blvd Saint Charles, MO 63301

Michelle Lynn Seidle-Seaton 17250 Laurelin Court North Fort Myers, FL 33917

Calusa Woods HOA c/o Silver Crested Mgt, LLC PO Box 1848 Fort Myers, FL 33902

Comenity Bank/Bealls Florida Attention: Bankruptcy Po Box 182686 Columbus, OH 43218

Jonathan Bierfeld Martin Law Firm, P.L. 3701 Del Prado Blvd. Cape Coral, FL 33904 Care Credit GE Money Bank PO Box 960061 Orlando, FL 32896

Discover PO Box 6103 Carol Stream, IL 60197

Allied International Credit 10) East Shore Drive 3rd Floor Glen Allen, VA 23059

Care Credit PO Box 981127 El Paso, TX 79998

Discover c/o Zakheim & Associates 1045 South University DR Ste 202

Fort Lauderdale, FL 33324

Bank Of America Po Box 982235 El Paso, TX 79998

Chase Po Box 24696 Columbus, OH 43224

Discover Card PO Box 30943 Salt Lake City, UT 84130

Bank Of America Attention: Recovery Department 4161 Peidmont Pkwy. Greensboro, NC 27410

Chase P.O. Box 15153 Wilmington, DE 19886-5153

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Bank of America PO Box 15726 Wilmington, DE 19886 Chase Bank c/o Zwicker & Associates 2915 N 67th Place Scottsdale, AZ 85251

Dsnb Macys 9111 Duke Blvd Mason, OH 45040

Bank of America Consumer Credit NC4-105-03-69 4161 Piedmont Parkway Greensboro, NC 27410

Chase Bank c/o Ronald Wolf & Assoc PO Box 25018 Tampa, FL 33622

ER Solutions 800 SW 39th Street Renton, WA 98057

Bank of America c/o Zwicker & Assoc. PO Box 101145 Birmingham, AL 35210 Childrens Place/Citicorp Credit Services Everest Receivable Svcs Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

5165 Broadway, #112 Depew, NY 14043

Exeter Finance Corp 222 Las Colinas Blvd W Irving, TX 75039 Global Wholesale Motors PO Bos 2919 Fort Myers, FL 33902 Phillips & Cohen Assoc. PO Box 48458 Oak Park, MI 48237

Exeter Finance Corp. PO Box 166008 Irving, TX 75016 Gulf Coast Collection 5630 Marquesas Cir Sarasota, FL 34233 Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Fia Card Services c/o Ralph S. Marcadis 5104 South Westshore Blvd Tampa, FL 33611 Idearc Medica, LLC PO Box 619810 Dallas, TX 75261 Portfolio Recovery Assoc PO Box 12914 Norfolk, VA 23541

GE Capital/Resurgent Capital PO Box 2667 Houston, TX 77252 John Kline 17750 Coralina Drive Matiacha Isles, FL 33991 Portfolio Recovery Associate PO Box 12914 Norfolk, VA 23541

GE Money Bank c/o Midland Credit Mgt, Inc. 8875 Aero Srive, Ste 200 San Diego, CA 92123 Lee County Clerk of Courts 1700 Monroe Street Fort Myers, FL 33901 Resurgent Capital Svcs 15 S. Maint Street Suite 600 Greenville, SC 29601

GE Money Bank Attn: Bankruptcy Dept. PO Box 103106 Roswell, GA 30076 Messrli & Kramer, Inc. 3033 Campus Dr., #250 Minneapolis, MN 55441 Sam's Club PO Box 530942 Atlanta, GA 30353

GE Money Bank PO Box 5064 Costa Mesa, CA 92628 Midland Funding 8875 Aero Drive, Suite 200 San Diego, CA 92123 Santander Consumer c/o Weltman, Weinberg Reis 175 South 3rd Street Suite 900 Columbus, OH 43215

Gecrb/Funancing Attn: Bankruptcy Po Box 103104 Roswell, GA 30076 Palisades Collection PO Box 1244 Englewood Cliffs, NJ 07632 SE Toyota Finance PO Box 991817 Mobile, AL 36691

GEMB PO Box 5064 Costa Mesa, CA 92628 Pediatric Ortho of SW FL 15880 Summerline Rd, # 300 Fort Myers, FL 33908 Sears/cbna Po Box 6283 Sioux Falls, SD 57117 Sprint 1006 Park Meadows Dr. Lone Tree, CO 80124 WaMu Card Services P.O. Box 660487 Dallas, TX 75266-0487

Suncoast Cu Attention: Bankruptcy Po Box 11904 Tampa, FL 33680 Zwicker & Associates, P.C. 80 Minuteman Road Andover, MA 01810-1031

Target National Bank P.O. Box 59317 Minneapolis, MN 55459-0317

US Bank Harley Davidson Chrome PO Box 6335 Fargo, ND 58125

US Bank c/o Sprechman & Associates 2775 Sunny Isle Blvd, #100 North Miami Beach, FL 33160

Valentine & Kebartas, Inc. PO Box 325 Lawrence, MA 01842

Valentine & Kebartes, Inc. PO Box 325 Lawrence, MA 01842

Victoria's Secret Attention: Bankruptcy Po Box 182125 Columbus, OH 43218

WaMu PO Box 9016 Pleasanton, CA 94566

United States Bankruptcy Court Middle District of Florida

In re	Richard Allen Seaton Michelle Lynn Seidle-Seaton		Case N	lo.	
		Debtor(s)	Chapte	r 7	
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR	DEBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b) compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or	the petition in bankrupto	ey, or agreed to be p	aid to me, for service	
	For legal services, I have agreed to accept			1,500.00	
	Prior to the filing of this statement I have received		\$	1,500.00	
	Balance Due		\$	0.00	
2. \$	306.00 of the filing fee has been paid.				
3. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. 7	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. l	■ I have not agreed to share the above-disclosed compensa	ation with any other perso	on unless they are m	embers and associat	es of my law firm.
I	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of				my law firm. A
6.]	In return for the above-disclosed fee, I have agreed to render	legal service for all aspe	ects of the bankrupto	cy case, including:	
t c	 Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, statemer Representation of the debtor at the meeting of creditors at [Other provisions as needed] Negotiations with secured creditors to reduce to agreements and applications as needed. 	nt of affairs and plan whi nd confirmation hearing,	ch may be required and any adjourned	hearings thereof;	
7. I	By agreement with the debtor(s), the above-disclosed fee doe Representation of the debtors in any discharge other adversary proceeding or contested motio preparation and filing of motions pursuant to 1' to different chapter, evidentiary hearings, post	eability actions, judicial ons, contested objectio 1 USC 522(f)(2)(A) for	lien avoidances, ns to claims of ex avoidance of liens	emptions by truste s on household go	e or creditors, ods, conversion
	C	ERTIFICATION			
	certify that the foregoing is a complete statement of any agrankruptcy proceeding.	reement or arrangement f	or payment to me fo	or representation of t	he debtor(s) in
Dated	: December 23, 2013	/s/ Jonathan Bie	rfeld		
Dated	5000111501 20, 2010	Jonathan Bierfel	d 68237		
		Martin Law Firm			
		3701 Del Prado Cape Coral, FL			
			Fax: 239-443-116	8	

Case 9:13-bk-16694-FMD Doc 1 Filed 12/23/13 Page 51 of 59

B22A (Official Form 22A) (Chapter 7) (04/13)

In re	Richard Allen Seaton Michelle Lynn Seidle-Seaton	According to the information required to be entered on this statement
	Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case N	Jumber:	☐ The presumption arises.
	(If known)	■ The presumption does not arise.
		\square The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by \$707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS	
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.	
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).	
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.	
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.	
Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the A Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 1 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a per at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 5 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date of which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your cas before your exclusion period ends.		
1C	□ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard	
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed; OR	
	 b. □ I am performing homeland defense activity for a period of at least 90 days /or/ □ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed. 	

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the 2 purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. ■ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six Column A Column B calendar months prior to filing the bankruptcy case, ending on the last day of the month before Debtor's Spouse's the filing. If the amount of monthly income varied during the six months, you must divide the Income **Income** six-month total by six, and enter the result on the appropriate line. 3 Gross wages, salary, tips, bonuses, overtime, commissions. \$ 0.00 \$ 0.00 Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. 4 Debtor Spouse 6,380.37 \$ 0.00 Gross receipts \$ 3,261.85 \$ 0.00Ordinary and necessary business expenses \$ 3,118.52 \$ 0.00 Business income Subtract Line b from Line a Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any** part of the operating expenses entered on Line b as a deduction in Part V. 5 Debtor Spouse Gross receipts 0.00 \$ 0.00 b. Ordinary and necessary operating expenses 0.00 \$ 0.00 0.00 Rent and other real property income Subtract Line b from Line a 0.00 Interest, dividends, and royalties. 6 \$ 0.00 0.00 7 Pension and retirement income. 0.00 0.00 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that 8 purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column: 0.00 \$ 757.75 if a payment is listed in Column A, do not report that payment in Column B. **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A 9 or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ 0.00 | Spouse \$ 0.00 0.00 | \$ 0.00 **Income from all other sources.** Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or 10 domestic terrorism. Debtor Spouse Food Stamps 950.00 \$ 0.00 Total and enter on Line 10 950.00 0.00 Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if 11 4.068.52 757.75 Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		4,826.27			
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.					
14	Applicable median family income. Enter the median family income for the applicable state and household size (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	:.				
	a. Enter debtor's state of residence: FL b. Enter debtor's household size: 7	\$	89,560.00			
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.	•				
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statem	ent.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULA	TION OF CURREN	T MONTHLY INCO	ME FOR § 707(b)(2	2)
16	Enter the amount from Line 12.				\$
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. S					\$
18	Current monthly income for § 707	(b)(2). Subtract Line 17 fr	om Line 16 and enter the res	sult.	\$
	Part V. CA	ALCULATION OF D	EDUCTIONS FROM	INCOME	
	Subpart A: Ded	uctions under Standar	ds of the Internal Reven	ue Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.				
	Persons under 65 year		Persons 65 years of age	e or older	
	a1. Allowance per person b1. Number of persons	a2. b2.	Allowance per person Number of persons		
	c1. Subtotal	c2.	Subtotal		\$
20A	Local Standards: housing and util Utilities Standards; non-mortgage exavailable at www.usdoj.gov/ust/ or the number that would currently be any additional dependents whom you	xpenses for the applicable of from the clerk of the bankru allowed as exemptions on y	ounty and family size. (This ptcy court). The applicable is	s information is family size consists of	\$

20B	not enter an amount less than zero.				
	 a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 	\$ \$			
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$		
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are contention in the space below:	led under the IRS Housing and Utilities	\$		
	Local Standards: transportation; vehicle operation/public transport	tation evnence	Ψ		
	You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expense included as a contribution to your household expenses in Line 8.	whether you pay the expenses of operating a			
22A	\square 0 \square 1 \square 2 or more.				
	If you checked 0, enter on Line 22A the "Public Transportation" amou Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/ o	Operating Costs" amount from IRS Local applicable Metropolitan Statistical Area or	\$		
22B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that you public transportation expenses, enter on Line 22B the "Public Tra Standards: Transportation. (This amount is available at www.usdoj.go/court.)	\$			
	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owners vehicles.)				
	\square 1 \square 2 or more.				
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Line 1, as st	ourt); enter in Line b the total of the Average			
	the result in Line 23. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle				
	b. 1, as stated in Line 42	Subtract Line b from Line o	¢.		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs	\$			
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
25	Other Necessary Expenses: taxes. Enter the total average monthly ex state and local taxes, other than real estate and sales taxes, such as inconsecurity taxes, and Medicare taxes. Do not include real estate or sales	ome taxes, self employment taxes, social	\$		

26	Other Necessary Expenses: involuntary deductions for deductions that are required for your employment, such as Do not include discretionary amounts, such as voluntary	s retirement contributions, union dues, and uniform costs.	\$
27	Other Necessary Expenses: life insurance. Enter total a life insurance for yourself. Do not include premiums for any other form of insurance.	\$	
28	Other Necessary Expenses: court-ordered payments. It pay pursuant to the order of a court or administrative ager include payments on past due obligations included in L	ncy, such as spousal or child support payments. Do not	\$
29	Other Necessary Expenses: education for employment the total average monthly amount that you actually expenseducation that is required for a physically or mentally chaproviding similar services is available.		\$
30	Other Necessary Expenses: childcare. Enter the total avechildcare - such as baby-sitting, day care, nursery and pre-		\$
31	Other Necessary Expenses: health care. Enter the total health care that is required for the health and welfare of your insurance or paid by a health savings account, and that is include payments for health insurance or health saving	ourself or your dependents, that is not reimbursed by in excess of the amount entered in Line 19B. Do not	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you		
33	Total Expenses Allowed under IRS Standards. Enter the	he total of Lines 19 through 32.	\$
	Note: Do not include any experimental Health Insurance, Disability Insurance, and Health Sarthe categories set out in lines a-c below that are reasonable dependents.		
34	a. Health Insurance	\$	
	b. Disability Insurance	\$	
	c. Health Savings Account	\$	\$
	Total and enter on Line 34.		
	If you do not actually expend this total amount, state yo below: \$	our actual total average monthly expenditures in the space	
35	Continued contributions to the care of household or far expenses that you will continue to pay for the reasonable ill, or disabled member of your household or member of y expenses.	and necessary care and support of an elderly, chronically	\$
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local		
38	Education expenses for dependent children less than 18 actually incur, not to exceed \$156.25* per child, for attend school by your dependent children less than 18 years of a documentation of your actual expenses, and you must enecessary and not already accounted for in the IRS Sta	dance at a private or public elementary or secondary ge. You must provide your case trustee with explain why the amount claimed is reasonable and	\$
	1		l .

 $^{^{*}}$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$	
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				\$	
41	Total Additional Expense Deduction	ns under § 707(b). Enter the total of l	Lines 34 through 40		\$	
	;	Subpart C: Deductions for De	ebt Payment			
42	Future payments on secured claims own, list the name of the creditor, ide check whether the payment includes to scheduled as contractually due to each case, divided by 60. If necessary, list Payments on Line 42.					
	Name of Creditor a.	Property Securing the Debt	Average Monthly Payment \$	Does payment include taxes or insurance? □yes □no		
			Total: Add Lines		\$	
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor				\$	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				\$	
45	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. a. Projected average monthly chapter 13 plan payment. b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) c. Average monthly administrative expense of chapter 13 case Total: Multiply Lines a and b			\$		
46	Total Deductions for Debt Payment	• Enter the total of Lines 42 through 4	5.		\$	
Subpart D: Total Deductions from Income						
47	Total of all deductions allowed und	er § 707(b)(2). Enter the total of Lines	s 33, 41, and 46.		\$	
	Part VI. D	ETERMINATION OF § 707(b)(2) PRESUMP	ΓΙΟΝ		
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			\$		
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			\$		
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.			\$		
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.			\$		

	Initial recommendate determination. Check the applicable have and recorded as directed				
52	Initial presumption determination. Check the applicable box and proceed as directed.				
	☐ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
	☐ The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).				
53	Enter the amount of your total non-priority unsecured debt		\$		
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.		\$		
55	Secondary presumption determination. Check the applicable box and proceed as directed.				
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				
Part VII. ADDITIONAL EXPENSE CLAIMS					
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.				
	Expense Description	Monthly Amou	nt		
	a.	\$			
	b.	\$			
	c.	\$			
	d.	\$			
	Total: Add Lines a, b, c, and d	\$			
Part VIII. VERIFICATION					
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors				
57	must sign.) Date: December 23, 2013 Signatur	re: /s/ Richard Allen Seaton Richard Allen Seaton (Debtor)			
	Date: December 23, 2013 Signatur	/s/ Michelle Lynn Seidle-Se Michelle Lynn Seidle-Seatc (Joint Debtor, if an	on .		

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 06/01/2013 to 11/30/2013.

Line 4 - Income from operation of a business, profession, or farm

Source of Income: Business Income Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	06/2013	\$7,938.89	\$4,248.12	\$3,690.77
5 Months Ago:	07/2013	\$6,834.06	\$3,626.75	\$3,207.31
4 Months Ago:	08/2013	\$6,646.00	\$2,602.42	\$4,043.58
3 Months Ago:	09/2013	\$5,915.50	\$2,665.86	\$3,249.64
2 Months Ago:	10/2013	\$5,071.34	\$2,994.65	\$2,076.69
Last Month:	11/2013	\$5,876.45	\$3,433.30	\$2,443.15
_	Average per month:	\$6,380.37	\$3,261.85	
		_	Average Monthly NET Income:	\$3,118.52

Line 10 - Income from all other sources

Source of Income: Food Stamps

Income by Month:

6 Months Ago:	06/2013	\$950.00
5 Months Ago:	07/2013	\$950.00
4 Months Ago:	08/2013	\$950.00
3 Months Ago:	09/2013	\$950.00
2 Months Ago:	10/2013	\$950.00
Last Month:	11/2013	\$950.00
	Average per month:	\$950.00

C

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period 06/01/2013 to 11/30/2013.

Line 8 - Child support income (including foster care and disability)

Source of Income: Child Support Constant income of \$757.75 per month.